

PHILIPPINE DAILY INQUIRER

BALANCE OF POWER

ETERNAL MOMENTS The last of the passengers (at right) of the ill-fated "Superferry 9" scramble aboard a Philippine Navy rescue vessel shortly before the ship sank off the coast of Zamboanga del Norte on Sunday morning.

BUTCHER/PHOTOGRAPHY

Aboitiz fleet grounded

Palace orders probe of SuperFerry sinking

By Kristine L. Alvaro, Marlon Ramon and Terna Quinsamón

THE MARITIME INDUSTRY AUTHORITY (MARINA) yesterday grounded the 10-vessel fleet of Aboitiz Transport System following the sinking of its SuperFerry 9 on Sunday.

Just like the Titanic minus the icebergs

By Julie S. Aboitiz
and Ryan D. Rosales
Inquirer Staff Writers

ZAMBOANGA CITY—MOTHERS prayed for help, children were tossed into the sea and others fought for lifelines in the terrifying moments before the SuperFerry 9 went down to its doom off Zamboanga del Norte Sunday morning.

In gripping accounts they gave foreign correspondents, survivors compared the horror they went through in the dying moments of the 7,000-ton ship to what happened to the British liner Titanic, minus the iceberg, nearly a century ago.

WHAT'S INSIDE

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Oil has begun to seep out of the stricken vessel in clouds that scattered over central 3 kilometers off Zamboanga del Norte, officials said.

The ship owner and maritime authorities were mobilizing experts to contain a possible oil spill, the officials said.

The 7,000-ton Superferry 9 left General Santos City on Saturday morning under full seawater load for Iloilo City. The ship was carrying 968 people—647 passengers, 117 crew members and four sea marines, according to Aboitiz, when it capsized early Sunday.

The Philippine Coast Guard said 928 people had been rescued, nine were killed and one was missing. Two Philippine Navy vessels were continuing the search yesterday.

Ma. Concepcion Aboitiz, Marlon Francisco's daughter, said the agency had issued a share-lease order, which effectively prohibited Aboitiz's 10 passenger-vessels vessels from sailing, pending an investigation starting Sept. 15.

During the investigation, Marlon will seek the Aboitiz fleet to ensure the ship's seaworthiness and the crew's competence.

The agency estimated the company that it must pay the survivors P50,000 and indemnity.

ABOTE/AN

Another ship sinks off Samar; 21 crew rescued

By Joy A. Galites
Inquirer Staff Writer

INCORPORATED CITY—A PHOENIX VESSEL, RESCUED 15 Filipinos and four South Koreans on lifelines after they abandoned a Panamanian-registered cargo ship that lost power and sank in rough waters off Eastern Samar on Monday.

The accident followed the sinking on Sunday of an overloaded ferry, which carried 968

ABOTE/AN



GOODBYE KA ERDY Hundreds of thousands of Iglesia Crista members stood in the rain for hours along Cernamwealth Avenue in Quezon City to pay their last respects to their leader, INC Executive Minister Erly Marcelo.

INQUIRER/AN

Iglesia leader Ka Erdy laid to rest

By Nikko Diaz

IN A FUNERAL BEYOND OF conventional bounds, Erly "Ka Erdy" Marcelo, executive minister of the Iglesia ni Cristo (INC), was laid to rest at noon yesterday as hundreds of thousands bade him goodbye after leading the powerful Christian sect for nearly five decades.

Marcelo, who died inside the INC Tabernacle, located inside the INC Central Campus in Cernamwealth Avenue in Quezon City, while Marcelo's remains were scheduled into the spacious hall where a white tomb adorned with white flowers lay in the middle.

INQUIRER/AN



IGLESIA CRISTO Members pray at the tomb of Iglesia ni Cristo leader Erly Marcelo. Looting broke out outside the temple at around 11 a.m. during the interment of Marcelo's remains.

AP/WIDE

Malacañang asks Chavit to go on voluntary leave

By Christian V. Espinosa,
Manny C. Caragui
and Lela D. Salasanta

OUT OF "DILIGENCIA," HE should go on leave.

Malacañang yesterday asked Luis "Chavit" Singson to take a

voluntary leave of absence as deputy national security adviser until allegations that he had been up to his ears in cocaine law wife and her boyfriend.

Luis Singson, deputy presidential spokesman, said Singson should also avoid drugging President Manlapit Arroyo into what the Palace has described as a "domestic problem."

"Out of diligence (propriety), he should volunteer to take a leave of absence," Singson told reporters.

"The President, as a woman

and as the head of our government, is alarmed and seriously concerned by such charges against a person who is regarded as part of her circle, though not part of her official family," Singson later said in a statement.

Figado asked the public that "justice will be served" in the criminal and child custody case filed against Singson by his former life-in-partner Rachel "Chit" Tugano.

Figado said the Palace would

MALACAÑANG/AN

Jon the comedian pokes fun at GMA, Erap, Korina

By Emma G. Nolasco
Inquirer Staff Writer

POLITICAL PERSONALITIES and their families make good material for gag—the Inquirer said.

In a new cover that debuted on Saturday, comic Jon Sison pokes gently fun at the local media-bugging bunch, especially named presidential hopefuls whom he gave a piece of the

JON THE COMEDIAN/AN



Palace allocates P1.6B for Manila Bay cleanup

By Norman Bordadora

MANILA BAY HAS ALLOCATED more than P1.6 billion for programs that would lead to the Supreme Court-mandated cleanup of the Manila Bay, the Department of Budget and Management (DBM) reported to the high

officials last week.

In a compliance report, Budget Secretary Pardo-Alaquieta said the high court that the fund allocation was part of next year's proposed national budget for the cleanup, restoration and preservation of the bay's water quality.

PALACE/AN

WEATHER FORECAST

Area	Weather	Temp
Manila	Partly Cloudy	28-32
Quezon	Partly Cloudy	28-32
Calabarzon	Partly Cloudy	28-32
Central Luzon	Partly Cloudy	28-32
Western Luzon	Partly Cloudy	28-32
Visayas	Partly Cloudy	28-32
Mindanao	Partly Cloudy	28-32

Second FRONT PAGE

Manila: 28-32, Cebu: 28-32, Iloilo: 28-32, Zamboanga: 28-32

Manila: 28-32, Cebu: 28-32, Iloilo: 28-32, Zamboanga: 28-32

62.3°

22	26	43	47	11	23
SUNRISE					
2	4	6	4	1	1
FOUR DIGIT					
8	4	5	6	8	3
MEGALOTTO 6/45					
2	4	8	35	38	43
P18,614,660.40					

Lakas-Kampi to Noli: You have 1 week

By Christine K. Esguerra and Cynthia D. Baltes

MAKE UP YOUR MIND

Vice President Noli de Castro has exactly one week to decide whether to join the selection process for the administration party's standard-bearer in next year's presidential election.

Indeed, Claudio Contreras told the forum that he was sure of the answer, concluding the first 75 deadline in the Lakas-Kampi (LK) selection process. De Castro, in a 1941 message to the members, said he would announce his political plan on Sept. 15.

"I understand the need for the Lakas-Kampi (LK) coalition to announce their presidential candidates in the first 75 deadline," he said.

He added that he was sure of the answer, concluding the first 75 deadline in the Lakas-Kampi (LK) selection process.

De Castro, who first gained popularity as a TV news anchor, has maintained a low profile since he was elected as the Lakas-Kampi (LK) coalition's vice president in 2004.

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Loren giving way to Chiz, says solon

By Ofelia C. Esguerra and Christine D. Baltes

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Palacio welcome: President Mananglag and his wife welcome Vice President Noli de Castro and his wife to the Malacañan Palace.

Stronger RP-Czech ties seen

By Christine K. Esguerra

CZECH REPUBLIC PRIME MINISTER JAN FISCHER met with President Mananglag to discuss the strengthening of ties between the two countries.

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Mike Arroyo: I never tried to enrich myself

By Editor C. Tumbok Jr.

HE MAY BE THE PRESIDENT'S BROTHER, but Mike Arroyo has never taken advantage of his status to enrich himself.

In an affidavit he submitted to the Ombudsman in response to allegations linking him to the scuttled \$320-million MTR-CTE contract, Arroyo said: "I have never taken advantage of my standing as the President's brother by requesting any gift or advantage from anyone dealing with the government."

The Ombudsman two weeks ago cleared President Manuel Arroyo and his brother from involvement in the allegedly overpriced rail deal that would have contributed a national broadband network to the country in cooperation with CTE Corp. of China.

In dismissing the allegations against him, the Ombudsman said the evidence against the first government was weak, in effect finding merit to his counter affidavit which called the complaint against him "infundated."

There were no corroborative testimonies appended to the findings.

The Office of the Ombudsman had earlier denied requests for a copy of Arroyo's affidavit, filed in March 2009, but the request was able to obtain a copy from one of the complainants after some of the ruling content.

Nothing but insinuations

In the 23-page affidavit, Arroyo said the complaint against him "invokes nothing but insinuations, speculation and false accusations" and was "based on slanders and insinuations linking me to say alleged enrichment."

He also said he had tried to avoid publicity to protect his wife because president.

"I have declined any government post to avoid any impression that I would be given immunity," he said.

After attempting to secure a private life as much possible given the circumstances, finding my public exposure to my being the president's brother as a hindrance to my private life, he said.

At the Senate hearings on the scuttled deal, which the Ombudsman said is considered in his findings, Senate members Jose de Venecia III said that Arroyo had said him to "back off" from the broadband project. De Venecia's company was lobbying for the project.

But in his affidavit, Arroyo said the last time "senate happened."

"I never pointed a finger to be Senator and I never said him to 'back off'" Arroyo said (the case was not in his jurisdiction). "I am not interested in American citizenship."

He, however, admitted meeting De Venecia "occasionally" in a public place in 2007.

In his affidavit, he said it was De Venecia who should be charged.

The Government Citizens Movement (GCM), led by former Vice President Teodoro Guidote, filed last week a motion for partial reconsideration of the finding of the graft charges against Mike Arroyo and his brother.

Spoliarium account

While Mike Arroyo's brother, Jose, and Arroyo's party for his 50th birthday is an appended finding, saying that Jose's account "contains an enormous amount of respondent (Mike) Arroyo's involvement in the MTR-CTE deal."

Arroyo had testified that he had been former Executive Commission Chair Benjamin Abalos' witness in Mike Arroyo's case the phone about the MTR-CTE deal.

In his motion for reconsideration, private lawyer Renato Francisco Jr., another complainant, said that Arroyo should be charged not only with graft but also for violating the Code of Conduct for presidential relatives.

The Ombudsman had recommended that charges be filed only against Arroyo and his brother because president's brother had been involved in the findings.

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AMOXICILLIN 375mg	AMOXICILLIN 375mg	75.00
AMOXICILLIN 1000mg	AMOXICILLIN 1000mg	200.00
AMOXICILLIN 500mg	AMOXICILLIN 500mg	100.00
AMOXICILLIN 250mg	AMOXICILLIN 250mg	50.00
AMOXICILLIN 125mg	AMOXICILLIN 125mg	25.00
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Ethanol gas can damage car engines, says Petron

By Ray B. Flores

ONE PETRON, AND another Petron Corp. has warned that the current ethanol-blended gasoline (E-15) could damage car engines and urged the Department of Energy to issue a recall of specifications for the fuel blend.

Petron chair and chief executive officer, E. Ray said they had received many reports that the current E-15 is "highly corrosive."

According to Ray, the company wants the DOE to issue a recall of specifications for the fuel blend, which is what makes the ethanol-blended gasoline (E-15) highly corrosive.

The company was unable to get a comment from the DOE as of press time. The DOE had to still be looking into the gasoline situation.

Ray said in a statement that the ethanol-blended gasoline could do much damage to the car's gas tank, fuel pump, carburetor and fuel injectors, among others.

The problem, he said, was that the government did not specify that there should be a recall of the fuel blend to protect the car's engine.

Under the Fuel Quality Law, all oil companies are required to provide E-15 gasoline to all motorists. The law also requires that the government issue a recall of the fuel blend to protect the car's engine.

Ray said that the government is not the only one who is responsible for the problem. He said that the government should also be responsible for the problem.

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FOTON

No more golf, seminars, gifts for docs from drug firms

STOPPING GOLF GAMES and seminars for doctors is just one more ban that the Philippine Medical Association (PMA) is pushing for drug companies to stop.

PMA executive director Remy Diaz said it is a reasonable demand with its members protesting that some of their peers have more than 50 number companies had been given between P100,000 and P300,000 for studies in the past years. He said the ban is part of the PMA's 2008-2010 strategic plan.

Some doctors due to excessive promotional activities by drug companies as per doctors in private their friends, had been invited several times since it was first issued in 1993.

Consumer groups have pushed to ban promotional expenses aimed at doctors as one of the reasons for the high cost of medicines in the Philippines.

The government recently imposed price ceilings on basic drugs, setting the price of medicines more higher in the Philippines than in other countries.

As of January 2007, there is

totally no more (sponsored) golf games," Diaz said.

Diaz said on ethics committee made up mostly of non-PMA members - pharmacists, consultants and doctors on members, which can range from fines, prohibition to their headquarter, publication on newspapers, and expulsion from membership.

According to Diaz, the ethics committee has received 10 complaints in the past four years, including in the last three. He said the ban is not only on PMA members, but also on non-PMA members.

There are about 100 pharmaceutical companies in the country and only about 10 belong to PMA.

Diaz explained that some companies provided unethical promotional activities by drug companies among doctors, but he said that they may not be PMA members.

Sponsoring sports seminars such as golf, basketball and bowling is also not allowed on the code.

"One or two cases investigated in 2007 were related to golf," Diaz said.

Under the code of ethics, drug companies cannot ob-

lige doctors to provide their medicine brands in exchange for sponsoring their continuing medical education.

Giving incentives is not allowed except when the doctor is invited as a speaker. Gifts given to doctors should not cost more than P1,000, while gifts given to the rest of the staff should not cost more than P1,000 and should be directly related to medical practice.

Diaz said the code bans prohibits companies from sending doctors to a doctor's conference, but they can send followers if it is for doctor education.

Doctors are only allowed to receive and use individual doctors, and these must be used directly for medical practice. Incentives for phone, fax machines and air-conditioners in medical offices are not allowed.

Enma Pineda/Inquirer

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San Jose	10000	02-221-9999
San Francisco	10000	02-221-9999
San Diego	10000	02-221-9999
San Antonio	10000	02-221-9999
San Marcos	10000	02-221-9999
San Gabriel	10000	02-221-9999
San Rafael	10000	02-221-9999
San Luis	10000	02-221-9999
San Pedro	10000	02-221-9999
San Mateo	10000	02-221-9999
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Rural, not urban, students top nationwide test

By Philip C. Tobee

FOR THE THIRD STRAIGHT year, students from the provinces outdid their city counterparts in the National Achievement Test (NAT) for grade 6 pupils, and education officials are warning school administrators and the public to be ready for the results.

The 2009 NAT test results showed students in the rural areas performed better than those in the urban areas. In the overall ranking, students from the provinces scored 66.47 percent, while their urban counterparts got 64.15 percent.

"Maybe it's the tranquility and the beauty and consistency of school living," said Education Secretary Armin Luistro.

In 2007, students from the provinces got an 80 percent of 60.81 percent, while those in the urban areas got 59.46 percent.

In 2008, rural students again topped the test with a 65.51 percent while urban students got only 64.43 percent.

This year, the NAT of urban students even dipped 0.28 percent compared to 2008.

Some 1.76 million pupils from 31,396 public and 2,296 private elementary schools took the NAT, with a pass rate of 31.8 percent of private schools nationwide took the test this year.

The NAT is given annually to assess the achievement level, strengths and weaknesses in key subjects of each grade students. It covers English, Mathematics, Filipino, Science, and

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Arts, Music, and Physical Education. The NAT is given annually to assess the achievement level, strengths and weaknesses in key subjects of each grade students. It covers English, Mathematics, Filipino, Science, and

General School (Bansag, Marikina City), Elementary School (Bansag, Marikina City), and High School (Bansag, Marikina City).

"We are going to have the NAT in the provinces, but we are not going to have it in the urban areas," said Luistro.



"We are going to have the NAT in the provinces, but we are not going to have it in the urban areas," said Luistro.

"We are going to have the NAT in the provinces, but we are not going to have it in the urban areas," said Luistro.

PHOTOGRAPH BY LUIS FOR THE PHILIPPINE DAILY INQUIRER. The photo is copyrighted by the photographer. This photo is for the use of the newspaper. It is not to be used for any other purpose without the permission of the photographer.

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Goldman Sachs
Announces RP's First Batch of 10,000 Women Scholars

The Goldman Sachs Group, Inc. in partnership with the University of Asia and the Pacific (U&AP) and the HSE Business School in Spain recently presented the first batch of 10,000 Women scholars in the Philippines.

The batch of 24 women entrepreneurs will start the Business Training Program, a 150-hour modular course at U&AP and the HSE Business School developed, on September 14, 2009. The program will focus on helping the women grow their existing businesses by teaching them how to refine their business plans and concepts, improve their business setup and operations through a deeper understanding of the basics of financial management, managing business operations, hiring and managing their employees in marketing their products and services while achieving work-life balance.

Top lensmen honor Cory with photo show

SOME OF THE country's top photographers will pay tribute to the late President Cory Aquino with a photo show during the first-day walk for the late president. Eight of the nation's top photographers will stage a long photo show.

The photo show will be held at the National Museum. The photo show will feature the late President Cory Aquino. The photo show will be held at the National Museum. The photo show will feature the late President Cory Aquino.

DEADLINE FOR SUBMISSION OF APPLICATION IS ON SEPTEMBER 10, 2009

Information and application forms are available at THE 10,000 WOMEN BUSINESS TRAINING PROGRAM

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Malacañang asks Chavit to go on leave

From page 1

not just impose a preventive suspension against Singson, a close ally of Mr. Arroyo, because the complaint had nothing to do with his Cabinet job.

Did Singson sue Nival?

But Peralta said authorities should look into allegations that Singson had used the resources of the Office of the Presidential Counselor for the Philippines (OPCP) to conduct surveillance operations on his wife.

What started as a domestic dispute between Singson and Tingson had morphed into a media spectacle and ultimately a case to be known. The couple have made themselves available for interviews, apparently to prime disbelievers they're floundering at each other.

Singson had earlier admitted having his wife after he supposedly caught her in the company of her now-boyfriend, the Tingson later of whom Singson had already accused. The estranged couple have two children.

Singson's attorney made little effort to hide his dismay over Singson's alleged wife-beating.

"As a woman, I feel very strongly about this. I am sad, I am angry," she said in a media interview. "My crime or violence should not be minimized."

No special treatment

Singson said Singson could not expect special treatment despite his position as government and chairman in Malacañang.

"You can be accused that nobody is above the law," she said. "We would have to submit to our judicial process and we must be ready to see our case to be dealt with under the law."

Meanwhile, Attorney General Mariano Guzman said he was not in touch with Singson over dinner last night.

Singson was scheduled to arrive from China yesterday.

Secretary Eric Guzman, as the governor's immediate superior, has been instructed to look into the matter and make the appropriate recommendations to the President, Peralta said.

Yes done nothing wrong

But a defiant Singson said he had done nothing wrong and would not go on leave over the controversy involving him and his estranged wife with 17 years.

"I did not voluntarily take a leave if it's nothing wrong," Singson told the Inquirer in a phone interview yesterday.

Singson had filed a case against the wife, saying she was involved in the 1992 or the Anti-Philippine Action Women's and Children's Act (AWCA) in a Quinceañera case.

The former Boon for governor allegedly knew up Tingson and his boyfriend on the evening of Aug. 22.

In her affidavit, Tingson identified her boss as Michael Singson. She was working at the MD-CMI (now reports, he had been a Richard Card, who worked as a marketing officer of the MD-CMI Foundation for five years, before resigning her job to go back to school.

I am innocent

Singson said "I am innocent, I am the victim here and I can prove it to you."

He said he would not give up his position and would continue, insisting he was the up-right party.

He added that the lawyers representing him were all women.

Referring to Tingson's allegation to be having Singson's wife, he said "I did not kill anyone despite what has been done to me."

I saved them

Singson said Tingson and her boyfriend should be punished because he spent time from being killed by the mob, he had tried to murder them.

"I saved them... They should thank me that I was still thinking straight. I did not allow them to kill them," he said in a video.

Singson explained that the man who contacted the authorities thought he order was to kill the pair where caught.

He admitted that he beat up Tingson and Card with a baton when he found them in a small conference in an upscale village in Quezon City.

A preliminary hearing is scheduled today at the Quezon City Regional Trial Court for Singson's petition for a permanent protection order after his wife.

In the same petition, Tingson also asked the court to grant her sole custody of their children who are all minors. She also petitioned the court to order Singson to pay P100,000 monthly financial assistance for her and the children.

Not enough

It was not enough that Singson had been asked by the government to go on leave, said Justice Rep. Lito Lita.

It is the government's duty to champion women's rights as introduced in the Magueta Carta de Mujeres and the WWC, Lita said yesterday in a press interview.



CHAVIT SINGSON (right) and common-law wife Tingson (left) at the Baguio dinner at the Philippine Manila Hotel in Manila City.

Magueta Carta de Mujeres (which outlines) protection of women's rights," she said.

Mr. Arroyo signed the Magueta Carta de Mujeres or Republic Act No. 9710 just last month. The law, which was passed after seven years of debates in Congress, recognizes and protects women's rights in homes, at work and in public spheres of society.

All-boys club?

Tingson has charged Singson of physically and verbally abusing her and her boyfriend, while Singson has accused Tingson of kidnapping.

Malacañang initially asked Singson to be on leave and submit himself to a hearing.

"I looked like an all-boys club," Lita said. "We expected the President, as a woman, to have a stronger response."

She also said that the letters which Singson had made public to show that he and Tingson were at home with an affectionate tone.

Tingson had asked Singson for the money.

"It is just a matter of time," she said, "I am proud to be a woman who is capable of taking care of her children, Malacañang."

She said she was not a woman who is capable of taking care of her children, Malacañang.

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PHOTO of Chavit Singson

Chavit Singson (left) at the Baguio dinner at the Philippine Manila Hotel in Manila City.

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Bata-Django pair peerless

By Clifford R. Tupper

THE POOLHALLS stopped short of saying their partnership was made in heaven.

But Oliver "Baz" Froyen and Francisco "Chico" Bustamante talked about each other with a steady frustration. It was obvious that none was going to be solved or recognized as each other's struggles.

Long known as the

Hilltoppers celebrate
Beyoncé and Obama
musicals achieved big
other audience: Sunday night when they
booked out a sold-out 21st-century version of
Glee's *Small World* and *Thomson's* *Thomson's*
to rule the *Thomson's* *Thomson's* *Thomson's*
for a record second time before a deficit
closed at the 50th in North America.

"We understand each other," said Reyes, who along with Ramanouse are playing in a series of tournaments in the United States, including the U.S. Open on Oct. 18 in Virginia. Ramanouse feels off Reyes' energy and it seems he has the same effect on his partner.



PHIL legends Noyes (left) and Bushman celebrate their hard-earned title. — *Tom*



For days and nights, although struggling with dark levels, both teams were to take the last four tracks.

"We told our 15 signing acts in a struggle but we were going to get them," said the chairman. Bryan made two promises before they left: a bank deposit for the struggle in the 17th and a 7-4 combination that tied the result in 5. But the banker short came when Bryan said the 100-dollars that he in the 20th and. "We haven't seen a major title in a while and it took good to win in front of your customers," Bryan added.



DISMAYING Ig-Jumping Anthony Roberts and Phredia Siffert are shown their trophies at the winners' podium. They are joined by Nicole Jeff Pitt-Greary (right), Milwaukee coordinator, Chris Galsworthy, North regional sales manager, Linda Garza and local government officials.

Babiera, Gilbuena catch last Finals trip

DUMAGUITE—NOTY-
blea and Mawile
clashed over rich
National Hills Marbles
for topping the 214
bumping to 230 the
qualifier at the clos-
ing, seven-month after
break.

Between-dock assessments took 24 minutes and 24 seconds, his second straight best time after ruling the last one.

The OTC 11 finished his last tried weight appearance.

1.20.18 to surpass the woman's qualifying time of 1:31:00. She placed third here last year and finished

1994s overall and of 100 surgery in the female.

The movie, qualifying

Having scored and dived to the shell side were Marcelo Riquelme (1-4-55),

Tip: slow readers automatically qualify for the extended Book

Topping the 2006 sales revenue chart, Jerry Faxon, CEO, and

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BSP keeps hands off credit card rate cap

Senate bill eyes ceiling of 1% interest a month

INQUIRY MONITOR

Figures that matter to our company's life

Clothes cheapest in Manila, Kuala Lumpur (2008)

Personal health is stressed in the class of Marine recruits. Lungers, whose time rate only \$120 an average. On average, men can live 100 years old. Many live 120 and 130 years old.



By Mitchell F. Rosen

THE BANGKO SENTRAL NG PILIPINAS WILL maintain a hands-off policy on a proposal in the Senate to put a cap on interest rates charged by banks on credit card users.

Although the central bank was not prepared to oppose the bill seeking to limit the interest charged on credit card holders, a RHP official said it would also not support the legislative proposal because it was against the concept of a liberalized, free market.

A RHP official, who declined to be named, said the company's strategy is to "continue to be a market maker in the oil and gas industry, and to continue to be a market maker in the oil and gas industry." The official said the company's strategy is to "continue to be a market maker in the oil and gas industry, and to continue to be a market maker in the oil and gas industry."

the 2008 elections, said he wanted the bill passed to ease the burden of small and medium-sized by high interest rates charged by banks/credit card companies.

Under the bill, the maximum interest rate that may be imposed on credit card users is one percent a month, or 12 percent a year. The bill also prohibits credit card companies from compounding the interest charged on their customers.

The 39-year-old woman also said the bill sought to require credit card companies to extend customers in the billing statements that paying only the minimum payable amount, and not the entire amount of credit, would result in higher interest payments.

“When our people have no other resource but to use their credit cards to pay tuition, buy essential goods, and even pay

"Compounding the interest, surcharges and penalties on credit card debts is the main reason many of the credit card users are now back-deep in debt. This is one way of helping them out of the debt trap," he reasons.

The 38-year-old woman also said the bill sought to require credit card companies to accept payment in the billing statements that paying only the minimum payable amount, and not the entire amount of credit, would result in higher interest payment.

Deputies said the following statement should appear in credit card billings once the bill is approved:

\$2-B BUDGET FOR INVESTMENTS

SMC keen on Sucat power facility

By Davis C. Dorman

GEN MIDDY, CH2M HILL is interested in bid for the modification of the 1,000-megawatt power plant in the Great Bend area in Illinois. Middy, one of the few remaining plant owners in the region, wants energy privatization.

by the state-owned National Power Corp. from Manila Electric Co. during the Marcos regime but ended due to anti-nationalist concerns...it among the options for the government to meet a projected power crisis in the near future.

"Yes [we're interested]. If the cut is five tails," Don Miguel president Ramon Ang told in a last message to the buyers who

asked whether the complainant was keen on pursuing to the proposed rehabilitation of the power plant.

"We have a budget of about \$2 billion for all new investments," he said, pointing out that this could all be poured into new domestic undertakings, particularly the power and energy sector.

through Power Service Assets and Utilities Management Corp., is considering to privatize the decommissioned Buzza power plant, although no definite timetable has been set. The power plant, which is owned and to remain operational as a training facility for the U.S. Army, is located in a heavily forested area of the state. It is expected to be auctioned

Gov't gets nod to borrow \$500M from ADB

THE DOUGRO CENTRAL, INC. Filipinas Inc. approved the government's plan to borrow \$200 million from the Asian Development Bank to fund its budget for pump-priming the economy.

Steve Goldsboro, deputy governor at the central bank, said the loan would come from the \$1 billion Concessionary Support Fund or CSF put up by the AIB to help member states this year with the ill-effects of the global economic crisis.

Further, the AEM and the recession in the developed world was expected to adversely affect revenue collection of government and thus hamper the implementation of pump-pricing initiatives. The crisis also led to rising interest rates on commercial loans.

Given these hurdles, the ADB said the GSP would help member countries pursue development projects such as infrastructure and create a more vibrant international financial market.

The loan is payable over five years, including a grace period of

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Tears For Fears to perform in RP Feb. 28

GOOD NEWS FOR LOCAL FANS of Tears For Fears: Medical District and Core Bands, the band's principal members—any working together again and due to perform here on Feb. 28 and 29. The reason could be "more likely due to financial collapse," said Victor Puccio of the US.

Band Music Management is confident. Puccio said the band's show the following concert. Tickets are on sale at the local level.

She was with fellow musicians, the band group that performed in a series of shows last week in the Apple Park, which was the last of the band's shows. The band's last show was in the Apple Park, which was the last of the band's shows. The band's last show was in the Apple Park, which was the last of the band's shows.



POWER PLANT

ROCKWELL CENTER PRESENTS

10:00-11:00 \$15, \$20, \$25	12:00-1:00 \$15, \$20, \$25	2:00-3:00 \$15, \$20, \$25
4:00-5:00 \$15, \$20, \$25	6:00-7:00 \$15, \$20, \$25	8:00-9:00 \$15, \$20, \$25

tearing Tears For Fears. The group's 1993 debut album "The Tearing," which included the hit "Shout" and "Mad World," were in his hands.

By the time "Shout" was released, it was in his hands. The group's 1993 debut album "The Tearing," which included the hit "Shout" and "Mad World," were in his hands.

NOW SHOWING

WILL FERRELL

LAND OF THE LOST

PG-13

THE ALIENS HAVE LANDED!

The No. 1 Movie in the U.S. is now breaking Philippine Theaters!

DISTRICT 9

YOU ARE NOT WELCOME HERE.

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#1 MOVIE IN AMERICA

\$27,408,309.00 (AUG. 28-30)

THE BIGGEST OPENING FOR A 'FINAL DESTINATION' FRANCHISE

GUESS WHO WILL DIE NEXT?

YOUR PHOTO HERE

DEATH WAITS FOR NO ONE

THE FINAL DESTINATION

I LOVE YOU, BETH COOPER

PG-13

MANAGEMENT

A TALKING TOWERS

Get love. Get lost.

GRAND OPENING TOMORROW

PG-13

THE GRUDGE 3 THE FINAL SCARE

You can't escape the curse.

GRAND OPENING TOMORROW

PG-13

IN ANCIENT ROME THEY WERE CALLED "GLADIATORS" TODAY THEY ARE CALLED A DIFFERENT NAME...

"GLADIATORS" (Lily-on)

HEAVILY ARMED COMBATANTS WHO THRILL AND EXCITE AUDIENCES IN VIOLENT "FIGHT TO THE DEATH" CONFRONTATION.

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WITNESS THE MOST BRUTAL SPORT EVER CONCEIVED BY MEN TOMORROW

GERARD BUTLER STAR OF "300"

A. LIPIN

BY PILA MANA

MALUKU? YA

OO

DARI ANAK-ANAK DI PUSAT-PUSAT MALUKU?

ANG ANG?

YA ANG

ANG THE BEST PRESIDENT IN THE COUNTRY EVER. MALUKU IS ANG. MALUKU IS ANG. MALUKU IS ANG.

The comic strip 'Dick Tracy' consists of three panels. In the first panel, a character in a dark hat and coat is speaking. In the second panel, a character is shown in profile, looking down. In the third panel, two characters are shown in a dark setting, with one character speaking.

NEWSSCOPE

[illegible]

are better, you suddenly might change your attitude in response to the future, or at least toward them in some way.

Concepts **Skills** **By Peter Gage**

HOW TO PLAY
Sudoku

Fill the grid so that every column, every row and every 3x3 box contains the digits 1 to 9.

Tip and program at www.maths.com

		1			4			
3		7						
6	9	7		8				3
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7	5					8	6	
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Buy (2) UNDER THE SEA 3D IMAX movie tickets and get a chance to be one of (10) lucky winners of (4) entry passes to MANILA OCEAN PARK.

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See SMRAFFA for details. 401 units of 1000.



METRO MANILA RESERVED SEATS NOW AVAILABLE

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ALL MAJOR CREDIT CARDS NOW ACCEPTED IN ALL SM CINEMA THEATERS

At the Cinemas
GLORIETTA 4

GREENBELT 1

GREENBELT 3

ALABANG TOWN CENTER

AYALA CENTER CEBU

MARKET! MARKET!

TRINOMA

ONSTAGE

AYALA MALL 1

AYALA CENTER CEBU

MARKET! MARKET!

TRINOMA

ONSTAGE

AYALA MALL 1

OBSESSED

EXCLUSIVE

NOW SHOWING AT GLORIETTA 4 & GREENBELT 3 CINEMAS

OBSESSED

Experience the Beyond mental

ONSTAGE

AYALA MALL 1

AYALA CENTER CEBU

MARKET! MARKET!

TRINOMA

ONSTAGE

AYALA MALL 1

At the Malls
GLORIETTA

GREENBELT

ALABANG TOWN CENTER

AYALA CENTER CEBU

MARKET! MARKET!

TRINOMA

ONSTAGE

AYALA MALL 1

AYALA CENTER CEBU

MARKET! MARKET!

TRINOMA

ONSTAGE

AYALA MALL 1

ECO DASH

AYALA MALL 1

AYALA CENTER CEBU

MARKET! MARKET!

TRINOMA

ONSTAGE

AYALA MALL 1

AYALA CENTER CEBU

MARKET! MARKET!

TRINOMA

ONSTAGE

AYALA MALL 1

glorietta

GREENBELT

ALABANG TOWN CENTER

AYALA CENTER CEBU

MARKET! MARKET!

TRINOMA

ONSTAGE

AYALA MALL 1

AYALA CENTER CEBU

MARKET! MARKET!

TRINOMA

ONSTAGE

AYALA MALL 1

